IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<u>Serial No.</u>: 10/553,360 <u>Confirm. No.</u>: 3655

Filed: 10/14/2005 Examiner: Monfeldt, Sarah M

Inventor: Christopher B. Davies et al. Art Unit: 3692

Title: Mobile Payments System Attorney

<u>Docket No.</u>: IPU 1954-004

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

CERTIFICATE OF TRANSMISSION UNDER 37 CFR §1.8 (a)

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/Trisha Beachy-Bryant/

Trisha Beachy-Bryant (paralegal)

RESPONSE TO OFFICE ACTION

Dear Sir:

The following amendments and remarks are in response to the Examiner's Office Action mailed on September 05, 2007. A three (3) month extension of time request and permission to charge the requisite fee is submitted herewith, providing up to and including March 05, 2008 in which to respond to the present Office Action. Applicant respectfully requests that the Examiner consider the following amendments and remarks prior to further examination of the present application.

Response to Office Action of: 09/05/2007

Response Dated: 03/05/08 Title: Mobile Payments System App. No.: 10/553,360 Inventor: Davies et al.

Examiner: Monfeldt, Sarah M

AMENDMENTS

• Amendments to the Claims begin on page 3 of this Response.

• Remarks/Arguments begin on page 13 of this Response.